Post - Office Box, 601

Financial.

The American

Audit Company

(Mutual Building, Richmond, Phone 961),

Home Office: 100 Broadway, New York City BRANCHES:

THOMAS P. HOWARD, Resident Manager, Certified Public Accountant under the

Capital and Surplus, \$400,000

Undivided Profits, \$150,000

f corporations, firms and individuals.

Interest allowed on deposits in Savings

WILLIAM H. PALMER, President. E. B. ADDISON, Vice-President. J. W. SINTON, Cashler

BANK OF WAVERLY

WAVERLY, VIRGINIA.

THE OLDEST BANK IN SUSSEX COUNTY IT IS ON THE ROLL OF HONOR.

 Capital
 \$ 25,000

 Surplus and Undivided Profits,
 \$ 44,000

 Deposits
 \$308,500

 Total Resources
 \$375,500

P. FLEETWOOD, President; J. F. WEST 'cc-president; H. FLEETWOOD, Cashier W. WEST, Assistant Cashier; J. F. AIRD, Teller.

All Accommodations Consistent With Safe Conservative Banking Are Extended to Its Patrons.

Four Per Cent. Paid on Time Deposits.

Sussex and Surry

WAKEFIELD, VIRGINIA.

BRANCH BANKS: IVOR AND DENDRON

Four Per Cent. Paid on Time Deposits.

The Bank of Jarratts

Authorized Capital, \$25,000

Safe, Liberal, Courteous and Progressive.

Accounts from one dollar up solicited. We nay 4 per cent. on savings and time deposits.

site,
OFFICERS-O. C. Wright, president; R.
Jarratt, vice-president; J. M. Browder,

DIRECTORS—O. C. Wright, R. E. Jarratt, W. Jodan, F. L. Pedneau, S. H. Short, H. Grant, Jee D. Prince, G. T. Partridge, M. Creath, C. M. Brown, J. E. Person.

The Bank of

laws of the State of New York.

New Orleans, Boston, Chicago, San Francisco, London.

## **Judiciously Saving Dollars**

The Oldest, Strongest and Safest Savings Bank in the South Helps you to save by paying you compound interest at 3 per cent. Your money is safe—it works.

UNION BANK OF RICHMOND, VA., 1107 E. Main Street

W. M. HABLISTON, Prest. J. W. ROTHERT, Vice-Prest. JOHN G. WALKER, 2d V.-Prest. ANDREW M. GLOVER, Cashier.

### Broad-Street Bank

Capital. - - \$200,000.00

530 East Broad Street.

AT YOUR SERVICE.

We extend to you a cordial invitation to open an account with this Bank. We shall be glad to place at your service every facility that a careful, conservative Bank may offer, either in the form of commercial accounts subject to check, or a savings account paying 3 per cent. interest.

Drafts and letters of credit issued available in all parts

### The South-Atlantic Life

OF RICHMOND, VA.,

In 1907 placed more business on its books, excluding industrial insurance, than any other Virginia company. Lapse ratio, 21-2%; Interest rate, 63-10%. Moreover, January, 1908, exceeded January, 1907, 300%. Part of the company's success is yours for the asking, if you are a life insurance man. Drop in at 903 Mutual Building and

### Virginia Trust Company

Northwest Corner Tenth and Main Sts. Richmond, - Virginia.

Acts as Executor, Administrator, Guardian, Receiver, Trustee under Will or Mortgage, Registrar and Transfer Agent.

Its corporate existence is unlimited. Its records will for all time be an exhibit of fiduciary settlements.

Organized 1848.

### Union Mutual Life Insurance Co.

Assets, \$14,000,000

Surplus, \$700,000

This Company was examined October, 1806, by Actuary and Examiner S. H. Wolfe, New York; Joseph Button, Virginia; E. E. Rittentouse, Colorado; Frederick L. Cutting, Massachusetts; S. W. Carr, Maine State Insurance Commissioner, and they united in stating, on December 21st, that the Company was entirely solvent, and that there was no diversion of funds for political or other improper purposes.

DUKE A. PUTNEY, State Manager, Mutual Building, Richmond, Va.

H. L. SCHMELZ.

GEO. A. SCHMELZ

### SCHMELZ BROTHERS, Bankers,

E. S. BLANTON, Cashier.

Newport News, Va.

STRONG, CONSERVATIVE, ACCOMMODATING

Seventeen Years' Continuous Growth! Largest and Strongest Bank in the City! Deposits Over \$1,000,000.00. Individual Liability of Firm Over Half a Million, in Addition to Assets of Bank.

Four Per Cent. Paid on Savings Accounts

### A GUARANTEE AGAINST LOSS

Two weeks ago to-day I advertised in this column that I had some sensational information regarding the stock of one of the leading rail roads of the United States. I stated that we were on the eve of the greatest buil market we have seen since the famous market of 1896-1901. A great many readers of this paper answered my advertisement, and to-day they have a 30 per cent, profit to their credit. The move, however, has only just started. It is not too late to get in. I should like to open an account for you, in your own name, with a New York Stock Exchange house. I will agree to take 50 per cent, of the losses in return for 10 per cent, of the profits. There will be a great deal of money in this market during the next six months, if one invests in the right stock. The time to buy is at the start of a movement, and not after the movement is well under way. Communicate with me before it is too late.

S5 East Fifty-sixth Street. is well under way. Communicate with me ADAMS RUSSELL. 85 East Fifty-sixth Street, New York City.

## Commonwealth Bank,

Capital, - \$200,000.00

STRONG, CONSERVATIVE, PROGRESSIVE. Liberal Accommodations Extended on Business Accounts

We Pay 4 C/O on Savings Deposits. H. L. DENOON, President. W. L. WALTERS, Cashier. S. E. WALTERS, Assistant Cashier. ANDERSON LABEL

JOB AND LABEL PRINTING WRITE FOR SAMPLES and PRICES

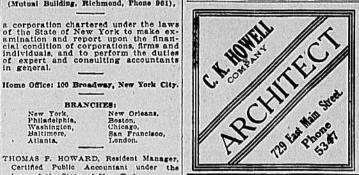
1335-37 E. Franklin St., Richmond, Vs

### Westbrook Elevator Co.,

#### **ELEVATORS** Passenger, Freight, Electric

and Hand Power. Our elevators require no repairs

and are good for perfect service all the year round. They are manufac-tured under our own patents, which guarantee safety devices.





#### Attention, Manufacturers!

We manufacture and install efficient Blow Pipe Systems for handling materials, dust, steam and odors.

Smoke Stacks, Steel Tanks, Ventilators and Sheet Metal Work.

Virginia Blower & Mfg. Co.

Incorporated, RICHMOND, VA.

MANDY LEE Incubators and Brooders

Are the only kind that will give results in every condition of climate and altitude. Endorsed by poultry raisers everywhere. The handsomest, best built and most satisfactory machines on the market to-day. See the machines or write for catalogue and circulars.

The Implement Company, 1302 East Main Street, Richmond, Va.

#### FLOOR PAINTS

BEST READY-MIXED PAINTS,

Tanner Paint and Oil Co.

1419 E. Main St., Richmond, Va.

THE GENERAL ACCIDENT CO., The Only Company That Wrote Over \$24,000.00

In Premiums One Year in Virginia.
Why? Ask
E. D. SAMPSON, General Agent,
812 Mutual Bullding, Richmond, Va.
Phone 6786.

### Bestoid Rubber Roofing

Has proven so satisfactory to our trade that we are going to handle it in larger quantities in the future. It is superior lasting, inexpensive. With this in view we are quoting

#### Cost and Below Cost Prices

On the following different Roofing materials, in order to close them out. They are splendid materials

30000401		
16	squares	Asterold Roofing, 1/2-ply, per square \$1.15
20	aquares	Asterold Roofing, 1-ply, per square
2	squares	Silicont Roofing, 2-ply, per square\$1.40
23	squares	Lap Seal Roofing, per square
216	squares	Flint Koat Roofing, 1-ply, per square\$1.55
265	squares	Flint Koat Roofing, 2-ply, per square\$1.75
325	"squares	Casey's Magnesia Roofing, per square \$2.50

We have the best metal Roofing in painted and galvanized.

Poultry Netting for small chickens. Everything in Hardware and Building Materials.

### Baldwin & Brown

1557 E. Main Street.

...General Hardware...

### RICHMOND IRON WORKS,

Richmond, Virginia

ESTABLISHED 1869

IF YOU CAN'T FIND IT IN THE STORE, WE CAN MAKE IT

Iron Castings

Wire Guards

Tanks

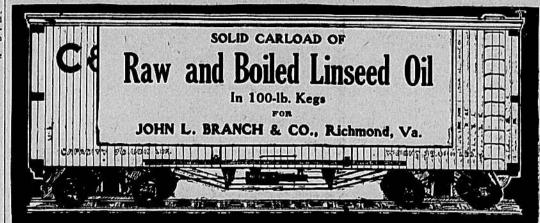
Columns

Smoke Stacks Sheet Metal Work

Sawmill Supplies Pulleys Patterns Drawings Structural Iron R. R. Castings

MACHINERY, CARS, LOCOMOTIVES, STEAM SHOVELS AND ENGINES OVER-HAULED. .. REPAIRS A SPECIALTY

No. 5--THINGS WE BUY IN CARLOAD LOTS. See Next Sunday.



Our Work and Prices Please the Most Fastidious.

Long Distance Telephone, 1037

Brass Castings

**Bearing Metal** 

Lumber Trucks

Smoke Connections

We Always Please Our Out-of-Town Trade.

### $\mathbf{Be}$ Wise

#### It is Surprising

To see how many business men use printing that no only does them no good forward the important fea worth hundreds of dollars to an advertiser. Estimates given and work

guaranteed.

#### O. E. Flanhart Printing Company,

The Always-Busy Printers,

No. 15 North Twelfth Street, Richmond, Va.

A Trial Order

Will Convince You.

#### Harry A. Woody BEGS TO ANNOUNCE THAT HE IS

REPRESENTING W. A. CHILDREY,

#### 14 S. FIFTEENTH ST., DRAUGHTSMAN. PATTERN AND

MODEL MAKER, BLUE PRINT-ING BY ELECTRICITY, Etc. and will be pleased to serve the

#### The Mutual Benefit

Is one of the oldest, largest and strongest financial institutions in the world, and we write the best and most liberal policy contract of any company doing business.

We Take the Lead!

C. Drewry & Co.

LARGEST AND FINEST ELECTRIC FIXTURE DISPLAY ROOM

IN THE CITY.

WIRING OF RESIDENCES A SPECIALTY. W. B. CATLETT **ELECTRIC COMPANY** 

8 South Tenth Street.

#### When Planning a House You will be sure to get the best results by using the following specification

FOR THE ROOF "MONROE" REDIPPED TIN.

FOR THE BATH-ROOM

"MONOGRAM" CLOSETS (Klean Klearing Klosets)

AND

"MONOGRAM" BATH TUBS.

CORRUGATED AND V-CRIMP ROOFING,

Conductor and Eaves Trough. WHOLESALE DEALERS IN
PLUMBERS' and TINNERS' SUPPLIES.

McGRAW-YARBROUGH CO., Inc., RICHMOND, VA.

# Are You Building?

WHY NOT LET US SUPPLY YOUR GAS, ELECTRIC OR COMBINATION CHANDELIERS AND BRACKETS.

We have the best equipped showroom in the city, with an experienced salesman in charge. These are at your service.

We have experienced Fitters, and can hang your fixtures properly.

We have a full line of Gas and Electric Glassware from which to

select. We are Manufacturers' Agents, and can save you from 10 to 15 per cent.
Ask for our booklet, "Artistic Lighting."

> The E. B. Taylor Co., 1011 East Main Street.

LET YOUR NEXT ROOF Be one that will last for years without repairs. Let it be one that will really protect.

G. M. Co.'s Pearl I. C. Old Style Redipped

Roofing Tin has the wearing, protecting qualities that are worth much more than the price. We have the reputation of our trade-mark to maintain. You will find it on every sheet. Get it.



Gordon Metal Company, Fourteenth and Dack Ste. Richmond, Va.



Foreign and Domestic Wall Papers, which embraces every kind of Wall Hangings made in the old and new world. Our House Painting and Decorating Department is complete in every House Painting and Decorating Will be glad to show you bathroom and other respect, using nothing but the purest leads, oils and colors made. Our workmen are the boat made. Our workmen are the best that can be obtained.

R. L. PETERS, Next Door to the Academy of Music.



Not Aware

Mahoney & Weisiger 523 East Main Street